

Serial #: 09/551,238  
In reply to Office action mailed: 03/30/2004  
page 1 of 11

**OFFICIAL**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**RECEIVED  
CENTRAL FAX CENTER**

**MAY 28 2004**

Serial #: 09/551,238  
Applicant: Wottowa et al.  
Filed: 04/17/2000  
Title: ACCOUNT AND CUSTOMER CREATION IN AN ON-LINE BANKING MODEL  
  
TC/AU: 3628  
Examiner: POINVIL, FRANTZY  
Docket #: 060021-369201 (old reference AND1P692)  
Customer #: 29,838

**CERTIFICATE OF TRANSMISSION**

I hereby certify under 37 CFR 1.8 that this correspondence is being transmitted by facsimile to Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 via the facsimile number 703-872-9306 on May 28, 2004.

  
Ann Pommier

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AFTER FINAL**

In response to the final Office action mailed March 30, 2004, please find the following sections:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.